

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In re:
JESSICA N. CYPHERT

Debtor(s)

Ronda J. Winnecour, Trustee
Movant

vs.

JESSICA N. CYPHERT

Respondent(s)

Case No. 18-20912CMB

Chapter 13

Related to Document No. 35

ORDER

AND NOW, this 15th day of April, 2019, the Court having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**, **ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief under any chapter for a period of 180 days from the date of this Order.
- ☐ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this Order on each employer and file a proof of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ _____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

- ☒ This case is not dismissed. The plan term is extended to a total of ____ months; the monthly plan payment amount is changed to \$ 2610 effective 4/19.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.
- ☐ Other: _____

FILED
4/15/19 1:37 pm
CLERK
U.S. BANKRUPTCY
Dated : COURT - WDPA

BY THE COURT:

Carlota M. Böhm
United States Bankruptcy Judge jah

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jessica N. Cyphert
 Debtor

Case No. 18-20912-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db
 14849344 +Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
 14789360 +AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 14789363 +Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
 14789364 +Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837
 14811102 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 14905224 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
 14808833 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 14789367 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14820764 +U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,
 MADISON WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14789359 E-mail/Text: ebn@americollect.com Apr 16 2019 03:02:46 Americollect, PO Box 1690,
 Manitowoc, WI 54221
 14789361 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Apr 16 2019 03:04:27 Capital One,
 PO Box 85520, Richmond, VA 23285-5075
 14789362 +E-mail/PDF: creditonebknofications@resurgent.com Apr 16 2019 03:04:34 Credit One,
 P.O. Box 98872, Las Vegas, NV 89193-8872
 14789365 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 16 2019 03:02:50 Jefferson Capital,
 P.O. Box 23051, Columbus, GA 31902
 14832838 E-mail/PDF: resurgentbknofications@resurgent.com Apr 16 2019 03:03:55
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14832837 E-mail/Text: bkr@cardworks.com Apr 16 2019 03:01:57 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14789366 +E-mail/Text: bkr@cardworks.com Apr 16 2019 03:01:57 Merrick Bank, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 14828462 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 16 2019 03:02:37 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14827018 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 16 2019 03:04:36 Verizon,
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Amerihome Mortgage Company, LLC
 cr MidFirst Bank
 cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Amerihome Mortgage Company, LLC bkggroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
 Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

District/off: 0315-2

User: jhel
Form ID: pdf900

Page 2 of 2
Total Noticed: 19

Date Rcvd: Apr 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Shawn N. Wright on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com,
wrightshaw@hotmail.com;wrightshaw49@gmail.com;wrightshawecf@gmail.com;audrey@shawnwrightlaw.co
m

TOTAL: 5